

# New Jersey Small Employer Health Benefits Program Premium Rate Comparison Survey

CARRIERS	HMO Plans								
	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc
	\$15	\$15		\$20	\$20		\$30	\$30	
Aetna Health	\$7,352	\$5,785	27.1%	\$6,821	\$5,529	23.4%	\$6,106	\$5,076	20.3%
AmeriHealth HMO	\$6,364	\$5,526	15.2%	\$5,868	\$5,101	15.0%	\$5,233	\$4,557	14.8%
Health Net	\$7,617	\$6,435	18.4%	\$7,182	\$6,099	17.8%	\$6,605	\$5,405	22.2%
Horizon Healthcare of NJ/Horizon BCBS	\$4,019	\$3,743	7.4%	\$3,777	\$3,517	7.4%	\$3,656	\$3,405	7.4%
Oxford Health Plans (NJ)/Oxford Health Ins	\$5,094	\$4,606	10.6%	\$4,962	\$4,490	10.5%	\$4,748	\$4,302	10.4%

CARRIERS	HMO/POS Plan C \$500									HMO/POS Plan D \$500								
	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc
	\$15	\$15		\$20	\$20		\$30	\$30		\$15	\$15		\$20	\$20		\$30	\$30	
Aetna Health	\$6,770	\$5,721	18.3%	\$6,323	\$5,504	14.9%	n/a	n/a		\$6,833	\$5,887	16.1%	\$6,383	\$5,669	12.6%	n/a	n/a	
AmeriHealth HMO	\$6,757	\$6,115	10.5%	\$6,241	\$5,672	10.0%	n/a	n/a		\$7,002	\$6,398	9.4%	\$6,473	\$5,946	8.9%	n/a	n/a	
Health Net	\$7,717	\$6,912	11.6%	\$7,482	\$6,766	10.6%	\$6,857	\$5,996	14.4%	\$8,101	\$7,260	11.6%	\$7,866	\$7,114	10.6%	\$7,242	\$6,344	14.2%
Horizon Healthcare of NJ/Horizon BCBS	n/a	n/a		\$4,950	\$4,405	12.4%	n/a	\$4,306		n/a	n/a		\$5,200	\$4,628	12.4%	n/a	\$4,525	
Oxford Health Plans (NJ)/Oxford Health Ins	\$5,264	\$4,659	13.0%	\$5,080	\$4,489	13.2%	\$4,738	\$4,157	14.0%	\$5,384	\$4,767	12.9%	\$5,199	\$4,595	13.1%	n/a	n/a	

Note: Rates shown are monthly premiums for the sample group described on the attached page.